A Happy New Year

and a prosperous one we wish you all. Now didn't you forget to remember some relative or friend Christmas? If so, a New Year's gift would be an appropriate "filling in" of that blank space. Let us help you in the selection of something suitable for this present.

We have articles of jewelry from 50c to \$600.00.

C. Lumsden & Son, Jewellers,

731 East Main Street.

RICHMOND HAS A BRIGHT OUTLOOK IN ALL INDUSTRIES FOR THIS YEAR

The Past Year Has Been Particularly Gratifying to Business Men Generally, and There is Every Reason to Hope For Further Pro-

gress in 1901.

(Written for The Times.) By HOWARD J. HERRICK, Superintendent of Bradstreets.

Business has shown a phenomenal and unprecedented activity during the year 1900. Presidential elections a ways have some effect towards decreasing trade, but Richmond suffered very little from that caves in the last campaign. Not that less interest is taken in the political wel-fare of the country, but that people have come to realize that business need not

come to relative that husbaces been be be suspended or retarded because of po-litical campaign is in progress. The year 1839 showed a remarkable rec-ord in business. It is, therefore, highly to the credit of the business men of Eichmond that 1900 has so nearly duplicated it. It has been more difficult to sell goods than in 1899, but our manufacturers and than in 1899, but our manufacturers and jobbers have put forth still greater efforts and have materially increased their gales. Perhaps the margin of profit has been less, but collections have been better and losses by failures have been greatlesessed. The bank clearings have increased about \$19,09,000 and are larger than those of Atlanta, Birmingham, Washington, Nashville, Memphis and Norfolk.

Norfolk.

MADE GREAT STRIDES.

The larger manufacturing plants have made great strides. Several have doubled their force of operatives and have more than doubled their output. There has been an increase of over 16 per cent, in the number of business houses in Richmond Few changes are expected at the beginning of the new year, but several new todains.

the new year, but several new jobbing houses will open their doors. Another decided improvement is the number of old concerns that are moving

INSURANCE MEN

HAVE DONE WELL

They Talk About the Good Results

HAVE HAD A GREAT MANY FIRES

This Has Reduced Profits in Fire In-

surance, But All Other Lines Have

Prospered, and All Look for

Better Results in 1901.

been good in Richmond during the past year. The fire branch has been ham-pered by the unusually large number

of fires, but other classes of the business have gone steadily upward. The following interviews with prominent insurance me

will show good results for the past year and a promising outlook for 1901; Mr. James W. Pegram, secretary of the Life Insurance Company of Virginia, stat-c. that the past year had been the most

satisfactory one in the history of the

confident of a continuance of prosperous

The company's gross income will show an increase of over \$10,000 over the previous year. This increase comes largely

from business put on during 1809. The amount of insurance in force will be in-creased about \$1,500,000. We look forward to 1801 with great con-

fidence, Our agency force was hever so thoroughly organized, and we expect to do a larger and more profitable business than ever before."

ever before."
HIGHLY SATISFACTORY.

Messrs, W. B. Freeman & Son, general agents of New York Life, said: "Our pusiness in Virginia has been high-

ly satisfactory during the year just closed, being larger than any previous year. This is largely due to the general prospectly which has obtained through-

so invest large amounts here in first mortgages on the best class of properties, thus showing the confidence of this large financial institution in Virginia and Vir-

A STEADY INCREASE. Mr. W. W. Hardwicke, general agent of the Actna Life Insurance Company, and general fire insurance agent, said that the year 1900 had been the best in his experience. He has never failed to increase his business in any year since he opened his office, and believes that the increase in 1901 will be greater than ever. Mr. Hardwicke believes that insurance

Is the great thermometer and barometer by which to guage general business con-ditions and prospects. He thinks that the year 1901 will be the best business

surance there had been a very large increase; while they had doubled their liability and accident business. They had also done a fine business in the line of fire usurance during the year.

His firm, said Mr. Pulliam, was highly gratified at the business results of the post twelve months, and they had every reason to believe that 190 would epen up under the most favorable conditions. There were many indications, in his judgment, which pointed to an era of business. ient, which pointed to an era of business

Mr. Edwin A. Palmer, secretary of the Mutual Assurance Society of Virginia, said the past year had been a hard one on fire insurance people, and, while they had done a great deal of business, their profits had been materially cut down by the great number of fives

100. Then again, our lability dushless foo 500 increased in premiums over the prev-ous year very near 169 per cent, which ndicates that manufactories already es-ablished are busy and others are starting up. Judging from all the conditions at present existing, I see no reasons why no year 1991 should not exceed that of 300."

The Eastern Part of the City Rapidly

ted with Fulion of the past.

This is what one who followed a plow in the now weil built up and beautiful section of Fulion, says when he visits an old friend whom he knew in the six-

give employment to several hundred and the six fertilizer plants employ over 50 men. This Wheel Works which, before destruction by fire in the early part of the year, paid out monthly about \$14.60 to skilled mechanics, who resided in Ful-ton. There are many smaller industries, such as the American Either Works, the Laidlow Mackill Co., the different steamenip companies, the Thomas E. Stagg Planing Mills, the Armituge Manu-

f the Wheel Works. The merchants have had the best year

the future of Fulton looks bright, as

Fulton are, more room to build up on in order to supply the wants of her citi-zens, which can easily be accomplished by the incorporation of that part of Henrico embracing Fulton Hill and surroundings, and extending to the Government Road. Better school facilities, both in county and city; more sewerage, gas, water and street improvements; a park in order that her residents can have some place of recreation and pleasure, and last, but not least a deeper harbor.

IN A NEW FIELD.

Company for Virginia, West Virginia and

of Montague & Co., where he was for of Montague & Co., where he was for four years. He was then elected manager of the insurance department of the Security Bank, and about a year later, upon Mr. R. H. Smith's election to the Planters National Bank, Mr. Blair was chosen cashier and has been such for the past nine years. past nine years.

Mr. Blair is well known and popular in both banking and insurance circles, and is recognized as one of the leaders of the younger bankers of the South. He is now vice-president for Virginia in the American Bankers' Association.

We take pleasure in calling the atten-We take pleasure in caning the attention of our readers to the advertisement and very excellent financial statement of the Richmond Trust and Safe Deposit Company which will be found in this issue. This institution has taken an active hand in some of the largest de-velopments now being made in our city; and the success which it has made should not only be a matter of gratification to those interested, but of congratulation to the whole community. The company enjoys the distinction of having the larg-est paid in capital of any bank or trust company in the South Atlantic States. Its officers are men of experience, and its directors are all men of character and affairs. It invites the business of our people, and we take pleasure in commending it as in every way worthy of their confidence. The officers of the company was considered very good, when the Penn issued new policies to the amount of \$42,000,000.00, but the year just closed shows that the previous year's record is surThousands Have Kidney Trouble

and Don't Know it. How To Find Out. Fill a bottle or common glass with your



pass it or pain in the back is also convincing proof that the kidneys and bladder are out of order.

What to Do.
There is comfort in the knowledge so often expressed, that Dr. Kilmer's Swamp-Root, the great kidney remedy fuifilis every wish in curing rheumatism, pain in the back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its wonderful cures of the most distressing cases. If you need a medicine you should have the best. Sold by druggists in 50c, and \$1. sizes. You may have a sample bettle of this

You may have a sample bottle of this wonderful discovery and a book that tells more about it, both sent more about it, both sent more about it, both sent more about it. absolutely free by mail.

Address Dr. Klimer & Home of Swamp-Root.

Co., Binghamton, N. Y. When writing mention reading this generous offer in this paper

MANY BUILDINGS WERE ERECTED

The Contractors, as a Rule, Were Kept Busy.

BIG MANUFACTURING PLANTS.

Most of Them Have Enlarged Their Quarters. Big Boiler Shops at the Locomotive Works, Extension to the Shipyards.

The carpenter with his hammer and say and the brick mason with his trowel have reaped a harvest in Richmond during the past year.

Buildings of every description have gone up, and contractors have had more work than they could do with ease.

Notwithstanding the unasual high prices of every description of building material, from sand to sheet-iron and the scarcity of skilled mechanics, the building business of Richmond has been on a boom, and contractors have made money.

All of the largest manufacturing establishments around the city have increased their capacity.

neir capacity. The Wm. R. Trigg Ship-Building Comhave made rapid strides in increas-is already large plant. Its plant has

LOCOMOTIVE WORKS. LOCOMOTIVE WORKS.

The Richmond Locomotive and Machine Works, the largest industry in Richmond and the next largest of the kind in the country, has spent thousands of dollars in buildings during the past year. These m pundings during the past year. These works are compelled to operate the plant both day and night in order to meet the demand for Richmond-bullt engines, which are known the world over.

The Richmond Cedar Works plant has been antered and the

een enlarged, and the concern is still rowded for space.

The American Tobacca Company is

ame american Touacca Company is having another large wharehouse on Cary Street from Twenty-second to Twenty-third Streets erected, and is contemplating the erection of three more such warehouses early this year. DEPOT COMPLETED.

DEPOT COMPLETED.

The handsome depot constructed by the Southern Railway, which is admired by every one, has been completed.

The Virginia Union University, just outside of the city, costing \$400,000, has recently been completed.

The Southern Biscuit Works, whose

it was totally May, has since been rebuilt and its ca doubled. The Virginia Electoral Development Co.

he old Haxall Mill site, is rapidly being The Scaboard Air Line freight houses, offices and shops were built last year.
The Anheuser-Busch Brewing Company

of St. Louis has erected a magnificent and handsome building at Seventh and Canal Streets, a vast improvement of the former quarters in the lower part of the MILLIONS UTILIZED.

A well known contractor of the city, when in conversation in regard to the large number of buildings erected and th ast of the erection of them, remarked "it beats anything I ever saw in the history of this city, there was more work in the city this year than there ever was in two years before. It is roughly estimated that there has been during the year about five millions of dollars expended for the work that is now in progress."

OTHER BUILDINGS.

OTHER BUILDINGS.

Manufacturing plants are not the only buildings that have been erected or enlarged the past year; several churches have been erected during the year, and Grace-Sreet Baptist church has been fin-

ished. The number of private residences erected has not fallen back any, but shows a gain of the year of 1830, which was the best year in the last ten years. A number of these are palatial residences.

The close of the year 1901 will show a larger increase in building circles than

the past year has, and it is predicted by the contractors that more buildings of every description will be erected than have been in the past five years. is enough work already let out or will be soon let to keep every mechanic in Rich-mond employed during the next twelve months .

Tax on licenses generally 79,118.04
Tax on liquor licenses 64,841.31
Tax on telegraph and telephone

companies. 3,201.84
Tax on notaries. 625.10

sonal property is 40 cents on \$100; tax on

income one per cent.; capitation tax \$1

It makes no difference what agent con-

Quick adjustment of losses made easy

waiting. W. W. HARDWICKE, Agent.

insuring with the Virginia State. No

trols your Insurance, he will give you a Virginia State Policy of you request it.

per head. Gain on tax of 1899, \$11,003.96.

State Taxes for 1900.

The value of real and personal property in the city and the taxes thereon are shown by the following table:
 Value of real estate.
 \$14,746,824

 Value of personal property
 17,029,013

 Value of income.
 1,991,364

 Total
 \$63,758,201
 Tax on real estate......\$178,987.20 Tax on personal property...... 68,080,16 Tax on income. 19,913.64
Tax on capitation. 19,392.00 Tax on bank stock ..

...\$453,097,16

J. H. BUSBY,

Furniture Dealer, No. 00 Foushee and

I wish to thank my many friends and public generally for their liberal patronare during the past year, and it gives me pleasure to say that my business has been entirely satisfactory and I have every reason to believe that the year 1901 will for surross the one just past. I will far surpass the one just past. I would say to my friends that I am anchored at the old stand and will in future, as in the past, continue to keep a full line of Furniture and Stoves, and I hope by polite attention, right prices, quick sales, and prompt delivery, I may be able to place your name amongst our many patrons, Respectfully, J. H. BUSBY.

THE YEAR WITH **TOBBACCONISTS**

Richmond Sustains Its Reputation as

One-Half. The War house Men Tell of How the Year Has Been With Them.

Old Virginia's ancient reputation as a great tobacco market has suffered not the

all evidence an easy-going prosperity that allows a very favorable comparison with last year's business.

On the tobacco market the sales during the year have held out very well. Prices seem to have kept well up to the mark, common and medium tobacco showing an advance. The stock on hand is comparatively small, and consists generally of desirable tobacco. sirable tobacco.

couraging. It is generally thought that the crop will be about a third less than that of last years. This falling off is occasioned by the severe mid-summer drought, when everything suffered so dis-

THE WAREHOUSES.

The warehouses generally report a stock on hand considerably less than is usual at the close of the year. Receipts have been about medium, while the delivery of tobacco to the factories has been regular all the season. Indeed, it is the opinion of many that the tobacco has

Old Dominion Warehouse, says that in his long connection with the tobacco trade he has never made such rapid ship-ments before. He says that while his receipts have been about as usual he has

Mr. George K. Wren, of Allegnany Warehouse, practically reiterated the above statement. His receipts have been medium, deliveries very active, while his stock on hand is about the same as usual. ON THE BREAKS.

previous year. Prices have kept up very well, and have been if anything, better than those of last year. Smaller crops, occasioned by the unfavorable seasons, are expected for the new year, but on the shole, the outlook is encouraging. Mr. J. A. Jeter, manager of Stonewall

Mly receipts and deliveries have been about as usual, while the stock on hand is not so large as last year's. The sales of loose tobacco have been a little backward, owing to the drought, but the prices have been better. Tayers have been very prompt and attentive at the sales and, generally speaking, the year now gone has been a very good one. There is nothing discouraging in the outlook for next season, though the crap from the sun-cured district will not be so large as is usual.

THE PRIVATE SALES.

The private sales of tobacco have met with no complaint. Prices have been exlient, and the quantity and quality the tobacco handled compares favor by with that of last year, as may be

We have every reason to believe that the coming year will be equally as good." Another prominent firm gave out the following statement: "Trade has been ery fair during the past year, our sales showing an increase over 1829. The crop of 1960 having been very much curtailed over last year has caused a firmer tone in the market, and all grades of common in the market, and all grades of common and medium tobacco show an increase over prices a year ago. All the old housekeepers held here have been sold, and the stock now on hand, while not large, consists of desirable tobaccos. Our manufactories have had a fairly busy year, and while profits are small with all of us, the year has been more satisfactors than we thought it would be. The actory than we thought it would be. The country seems to be in a prosperous condition, and we hope the coming year will be a prosperous one."

do not expect more than 70 per cent. of the usual crop. Judging from present conditions, however, I should say that the newly-born year has a bright future

Richmond Failures.

dealers. In only five did the liabilities ex-ceed \$10,000.

Broad Streets.

To our friends and patrons we extend the compliments of the season, and wish them a very prosperous and happy New Year.

MAYER & PETTIT,

7 and 9 West Broad St.

is not one of submission, 5 but of conquest. We submit to none, and we shall

Conquer Your Cenfidence.

4,000 pounds Nice New Mixed



Finest Old Louisa Blackberry

5,000 cans Nice Small Green Peas, per can. 5c
The best thing you know, they'll all be gone over now. 5c
10,000 bounds now Mixed Nuts Pisac 5,000 buckets French Candy. 4c
New Seedless Raisins. 10c
Clean Currants, in boxes. 10c
Fine Imported Citron. 124c

Untown Store, 502 East Marshall Street.

B.A.BLENNER,

Particular attention given to designing and building experimental machine and appliances.

Tobacco Michinery built and repaired. Repairing of Printing Presse Flouring-Mill Machinery, Elevators, Electric Motors, Laundry Machines, En

Automobiles built, remodeled and repaired. Duplicate parts made for any machine or engine.

Practical men furnished for general outside work.

It is only necessary to say that I have everything

> Hats and **Furnishings** for Holidays.

8th and Main.

prices. The dollars saved on purchases from us are just as good as those made in the regular routine of vour business. Special Ruled Blank Books Made to Order on Short

Notice.

THE BELL **BOOK AND** STATIONERY CO.

914 East Main Street.



be kept on hand to cure that Headache you suffer with. Price, 25c.

T. A. MILLER, 519 E. Broad, Branch Under Jefferson Hotel.

for acceptable !deas. State if patented. THE PATENT RECORD.

This is largely due to the general prospectly which has obtained throughout the State; the people having money to invest and a confidence in the business outlook for the future. Then, too, the people are more and more appreciative of the splendid advantages afforded them by the Old Line Life Insurance Compardes, which provide a safe investment for their sawings and at the same time make a sure provision for their families or estates in the event of death. Many years ago the man who carried life insurance was an exception, but how the rance was an exception, but now the man who loes not carry it is the excep-tion. With prosperity on every hand, and the people of our State contented and happy, we are entering the first year of the twentieth century with a confident feeling that our business will be highly the insurance interests in 1801 will be highly interesting, and, we predict, will be startling in its immensity."

MANY FIRES-OUTLOOK BRIGHT.

Mr. Robert Lecky, Jr., Secretary of the Virginia State Insurance Company, The business of fire insurance during past two years, generally throughout

he past two years, generally throughout has country, has proven exceedingly un-profitable, owing to the large number of fires incident to the rush in the busi-ners and manufacturing world, the time and attention of the proprietors of these institutions being diverted from the care-Every cluzen of Richmond should in-

sure a portion, if not all, of his property (real and personal) in the Virginia State SECURITY BANK, Agent

nto new quarters, thus improving the physical appearance of the wholesale sec-ion. The manufacturers and jobbers are tion. The manufacturers and jobbers are continually pushing out into new territory. Much is expected of the increased ratiroal facilities and the development of water power for manufacturing purposes, Best of all, there is a new-born pride in Richmond and its industries that is rapidly growing to maturity.

The year 1991 should show still better results. There has been an unusual helical trade Stores express companies and

nerce a still more powerful factor. It is gratifying to see the increased interest n its work during the past year, but it

FOREIGN CAPITAL NEEDED. New manufaturing plants should be brought here—not merely invited to come And it may not be amiss to add anothlea for the filtration of the water sup-

But why emismerate needed change resolves and new efforts will make the opening year of the twentieth century one long to be remembered.

ful oversight which is necessary to pre cent fires. In spite of this general expe-lence the Virginia State Insurance Co-nas been advancing in the volume of business transacted, the amount of its assets and net surplus. The year of 1900 in the city of Richmond, from the fire insurance standpoint, has been the worst

A SPLENDED YEAR.
Mr. Robert L. Foreman, General Manager of the South Atlantic Life Insur-

ance Company, said: The South-Atlantic Life Insurance Co., which was organized in Richmond in the spring of 1990, is a thoroughly Southern nstitution, equipped with Southern cap-tal and managed by Southern men. It started out with the determination of building up a first-class old-line life in-

orthy achievement for the first twelve onths, and its officers would have been gratified at such a result. As a matte of fact, however, though only eigh months have clapsed since that time the company has already placed upon its books more than \$1,000,000 of paid-for satisfactory one in the history of the rompany.
"Business opened up very good at the beginning of the year," said Mr. Pegram, "but gradually diminished until the time of the meeting of the National political conventions. After the nomination of the presidential candidates and the spening of the campaign new business cams nearly to a standstill, which condition until after the election. Since the election the increase in new business has been larger than during any similar period since the panle of 180; showing that the people feel confident of a continuance of prosperous

to understand that these results speak volumes for the energy and business ability of the company's official board. The officers feel that they are very largely indebted for this result to the splendid co-operation of their directors, who are among the most prominent business men throughout its field of operation.

The above business has been done almost entirely within the horders of Virgonia and the second of the sec

most entirely within the borders of Vir ginia, the company having only recently entered North Carolina and begun the entered North Carolina and beguin the establishment of agencies in that State. As rapidly as feasible it is the company's plan to extend its field of operation South until it is covering the States of North Carolina, South Carolina and Georgia; and it is quite possible that it may later spread out through Alabama, Tennessee and Kentucky.

MR. DREWRY'S VIEWS. Mr. John C. Drewry, agent of the Mu-tual Beneficial Life Insurance Ce., said: "Our business in the State of Virginia this year has been much larger and more this year has been much larger and more satisfactory in every way than in any previous year in the history of the company. Our business shows an increase of over 100 per cent. I attribute this result to three reasons—First, our people are beginning to understand and appreciate more keenly the importance of life insurance. Business men realize that a business that is not worth insuring, is business that is not worth insuring, is living. Second, there has been a tidal wave of prosperity, which has swept over this country, which has not been confined to any section, class or occupation. Virginia is rearing its share of these bene-

creased desire to provide for those dependent upon us, has encouraged habits of thrift and economy, and this has brought more people to face the problem of life insurance, which has resulted in good to the life insurance companies.'

have in the continuing growth and pros-

Captain Cunningham Hall, general agent of Penn Mutual Life Insurance Co., of Philadelphia, reports the year 1900 has been a most successful one, and that the new business written during the year far exceeds the product of any previous year in the company's history. The year 1890

and even the postal service have been swamped by the immense volume of goods handled. There is no better evidence of prosperity. Still, every one should put his shoulder to the wheel. The conditions are good. Well-directed efforts eight to make 1991 a worthy and a notable beginning of the new century. Some improvements are yet needed. Greater efforts should be put forth to make the Richmond Chamber of Comparer e still more powerful factor. It is

not yet the power that it could and ould be made.

and improvements? The business heart of Richmond is pulsating with a restless energy, that will accomplish all these things. New life, new industries, new

or a decade, but in no instance has ou for a design, but in his meaning in a design in fire department proved unequal to its task. The outlook for 1901 is most promising, and the first year of the new containty should show substantial gains with the Richmond fire insurance companies.

surance company, which should furnish insurance of the highest type for the people of the South, and enable them at the same time to keep their money here

to vitalize their own industries rathe than enrich the stranger.

When the first policy was written on
May 16th, it was figured by the company's general manager that a million dol-

isurance, and has four months of it husiness year to spare.

When it realized how thoroughly the life insurance field is covered by companies of great size and prestige, it is easy to understand that these results speak

not worth having; and they are beginning to feel that a life that is of so little use, that it is not worth insuring, is not worth living. Second, there has been a tidal The new South is rapidly coming to the front, and no city has progressed in a more substantial manner than the city of Richmond. Third, the abiding faith and confidence which our people

AS CAPTAIN HALL SEES IT.

passed by \$5,000,000,000, making the total new business written \$47,000,000.00. Cap-tain Hall sees no reason why the incom-ing year should not be as good as the past year, and says his company will not only make greater efforts this year for larger business in this State, but wil al-

the year 1901 will be the best business year this country has ever experienced, and is particularly enthusiastic over the prospect in Richmond.

MR. PULLIAM PLEASED.

Mr. S. T. Pulliam, of the firm of Messrs. Sam'l H. Pulliam & Co., general insurance agents, said their business had largely increased during the past year over that done in 1829, in the fine of fidelity insurance there had been a very large increase; wille they had doubled their lia-

BAD YEAR, BUT LOOKS BETTER. Mr. Edwin A. Palmer, and J. P.

the great number of fires.

He thought the same was true in his line throughout the country.

Mr. Palmer said business was beginning to look up considerably, and the eutlook for 1901 was very encouraging, and fi like percentage of fires should decrease, he had no doubt the year, from present indications, would be a very prosperous one.

MR. EICHELBERGER TALKS. Mr. H. D. Eiczelberger, general agent for the Travelers' Insurance Company, From an insurance standpoint, the

"From an insurance standpoint, the year 1800 was one of the best I have known. The Employers Liability Branch of the insurance business is one of the best indicators of general business conditions I know of, for the reason that this class of insurance is based on the pay-rolls of the insurors; and our experience is that, as returns are coming in and pointes renewed, it is on a larger pay-roll than during 1899. This means, of course, that more labor is employed than auring the previous year. For example, the pay-roll of one concern, which is insured by the Travelers' in this territory, shows an increase over 1899 of about 260, 1600. Then again, our liability business for to. Then again, our Hability business for

PROSPEROUS FULTON.

Building Up. The great change wrought by time in the East End becomes paintly manifest by the Futton of the present as contras-

ties:

Fulton has its manufacturing industries that employ more than 3.500 people. The growth of Fulton, as stated, has been wonderful. Where the confields were 20 years ago are now heautiful streets, dwellings and places of business.

The growth of Fulton is due to its healthy condition, its cheap rents and its large manufacturing plants. The Richmond Cedar Works gives employment to about 1,500 men, boys and girls, The Milhiser Manufacturing Company employs 300 hands, the city Gas Works give employment to 100 all the year around. The vast number of brick manufactories give employment to several hundred and

ncturing Company, give employment to e past year in Fulton has been suc-ul, notwithstanding the destruction

compared with the past several and a boom is auticipated for that shing section. The present wants and necessities of

Mr. A. Beirne Blair, for some time cashier of the Security Bank, has gone into a new business and is new a mem-ber of the firm of Eichelberger & Blair, State agents for the Travelers' Insurance

North Carolina.

Mr. Blair first entered business as a clerk for the well known insurance firm

THE EFFECT OF THE DROUGHT.

Last Year's Crop Probably Fell Off

grat tobacco market has suffered not the slightest during the past twelvemonth, and she pushes on into the new year and new century with an undisturbed front. The prosperity that has marked nearly every other line of business during, the year now gone, has not failed to make itself felt in the tobacco trade also and the result is a general congratulation on all sides. This does not mean that the trade of 1900 was better than all previous years sides. This does not mean that the trade of 1900 was better than all previous years put together, or even that there was any remarkable advance. Some lines of traf-fic show greater increase than others, but all evidence an easy-going prosperity that

The outlook for the year 1901 is very en-

astrously.
THE WAREHOUSES.

gone out faster in the year just past than ever before. Mr. William Christain, manager of the

kept his stock moving out faster than has ever before been his experience. His inspected tobacco on hand is less than that of last year. Mr. George K. Wren, of Alleghany Warnshouse practically

The sales on some of the Richmond breaks have been very satisfactory, and will compare favorably with those of any

Varehouse, says; My receipts and deliveries have been

so large as is usual.

Mr. William L. Hazell, manager of the
Richmond Warehouse Company, says:

We are highly pleased with our year's

Crenshaw Warehouse also appears to have had a very satisfactory year, with excellent prices. This warehouse closed its last and best sale of the season on December 21st, and the outlook for the

from the opinions of merchants erewith appended: herewith appended:

'Messrs, Frazer & Tompkins have the following to say concerning the trade:

"We have had a good year—the best we have ever had. Prices of tobacco, as a rule, have been most satisfactory to our patrons, and the quantity handled by us far exceeds that of any preceding year.

We have every reason to believe that

will be a prosperous one."

Speaking of the outlook for the new year, another merchant said: "It is well-nigh impossible to forecast anything about the Richmond tobacco market. I

There were only fifteen failures in There were only lifteen failures in Richmond during the past year. The total liabilities were \$107,400, with assets of \$45,500. While this is an increase over the remarkably small number in 1899, the record shows a very healthy condition of business life. The failures were evenly distributed among different lines of business. Most of the failures were of small ness. Most of the failures were of small

Southern Furniture and Carpet Co.,

COUNTY POINT

Culpeper Creamery Butter.

quantity, or any part of this beautiful village. Loc
Byrd Island Family Flour, the King
of Flours, per barrel, \$4.40; per
bag. Seconds of California Hams re
Pure Malt Whiskey, every family
should keep 6 bottles in the house, it
breaks up colds, keeps away pneumonia, brings health to the debilitated
and makes pure blood, per bottle Sic
25 bars of Soap. Seconds of Soap. Seconds

Finest Old Louisa Blackberry
Brandy, per quart. 15c
Spanish Sherry Wine, quart. 20c
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